Banc Ceannais na hÉireann
Central Bank of Ireland
Eurosystem

Central Credit Register

Service Standards & Performance

June 2026

Published: July 2026

Next update: October 2026

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The Central Credit Register

The Central Credit Register is a national database that stores information on consumer and business loans where the loan amount is €500 or more. It is used to generate credit reports, which borrowers and lenders can access.

Borrowers can access their credit report free of charge any time (subject to fair usage) to see what information about their loans is stored on the Central Credit Register.

Lenders can access a borrower's credit report to help them when making decisions about loans and loan applications. Lenders must request a borrower's credit report when considering a loan application for €2,000 or more, and may do so if the loan application is for less than that. In addition, a lender may obtain a borrower's credit report:

- if the borrower has asked for a re-structure of an existing loan;
- if there are arrears on an existing loan;
- if the borrower has breached the limit on a credit card or overdraft.

A footprint is created each time a credit report is accessed. This includes the name of the enquirer (such as the lender), the date and the purpose of the enquiry.

The Central Credit Register supports the Central Bank's obligations and functions to protect consumers, supervise the financial sector and ensure financial stability.

To enhance transparency around the operation of the Central Credit Register, this document provides information on:

1. Central Credit Register services by borrowers and lenders, and performance against agreed service standards;
2. A high level breakdown of the volumes of enquiries by lender type and product type; and
3. A high level breakdown of credit agreements by product type as reported to the Central Credit Register.

1. Services to Borrowers

Table 1: Service Standards for Borrowers[1]

Service	Target	Performance				2026 Total (YTD)
		Jan-Mar	Apr-Jun	Jul-Sept	Oct-Dec	
Requests for credit reports	85% completed within 5 days	95%	98.6%			29,152
Requests for amendments	50% completed within 20 days[2]	81.4%	70.3%			357
Requests for explanatory statements	85% completed within 5 days	100%	100%			175

In Q2, service standard targets were exceeded for all borrower requests. We continue to see an rise for requests for credit reports year on year, with a 55% increase when compared to the same period in 2025.

Table 2: Public Contact Volumes	Jan-Mar	Apr-Jun	Jul-Sept	Oct-Dec	2026 Total (YTD)
Website views	282,058	279,887			561,945
Responses Issued to Public Contacts[3]	5,769	5,187			10,956

[1] A borrower's request for a credit report, amendment, or explanatory statement is actioned only after the application form and supporting documentation have been reviewed and are accepted as valid.
[2] As per legal requirement, all requests must be actioned within 40 days.
[3] Includes email queries from the public and calls to helpline beyond the contacts set out in Table 1.

2. Services to Lenders

A full list of lenders (Credit Information Providers) and a breakdown by lender type is available on our publications page.

Table 3: Service Standards for Lenders

Service	Target	Performance			
		Jan-Mar	Apr-Jun	Jul-Sept	Oct-Dec
System Response Time	95% of responses in ≤ 4 seconds	99.99%	99.93%		
System Availability	97.5% of availability hours	99.98%	99.97%		
File loading	98% of file loading completed in ≤ 5 days	100%	100%		

In Q2, service standard targets for lenders were all exceeded. Meanwhile, the volume of enquiries by lenders increased by 6%, when compared with the same period in 2025.

Table 4: Volume of Enquiries by Lender Type

	Jan-Mar	Apr-Jun	Jul-Sept	Oct-Dec	2026 Total (YTD)
Lender Enquiries	744,519	773,265			1,517,784
of which:					
Licensed Banks	275,328	280,538			555,866
Credit Union	151,282	164,320			315,602
Retail Credit Firm	108,820	104,577			213,397
Other	209,089	223,830			432,919

Table 5: Volume of Enquiries by Product Type

	Jan-Mar	Apr-Jun	Jul-Sept	Oct-Dec	2026 Total (YTD)
Lender Enquiries	744,519	773,265			1,517,784
of which:					
Personal Credit[4]	637,537	667,627			1,305,164
Mortgages[5]	54,837	58,275			113,112
Business Credit[6]	45,219	40,297			85,516
Other	6,926	7,061			13,987

3. Breakdown of Credit Agreements by Product Type

Table 6: Credit Agreements by Product Type

	End June 2026
Total Active Credit Agreements	5,709,875
of which:	
Personal Credit	4,274,683
Mortgages	785,943
Business Credit	545,234
Other	103,253

Further Information is available on our website at the following link: www.centralcreditregister.ie.

[4] Includes Personal Loan; Credit Card; Overdraft; Hire Purchase (HP); Personal Contract Plan (PCP); Charge Card; Premium Financing & Leasing
[5] Includes Mortgage – Home Loans; Mortgage – Buy to Let; Property Reversion Plan & Lifetime Mortgage Plan
[6] Includes Business Credit Card, Business Overdraft, Business Loan, Business Hire Purchase, Business Revolving Facility, Business Leasing, Stocking Finance, Supply Chain Finance and Mortgage – Commercial

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